OMNI Updates

2nd Quarter 2018

Providing a Better Understanding of Your **Tax Deferred Retirement Benefit**

SPRING IS FINALLY HERE!

With winter weather finally behind us and warm weather ahead, US OMNI would like to wish all participants a happy Spring season! With a season of growth upon us, OMNI would like to remind participants to be sure your retirement is growing as well, and invest in your employer's 403(b) plan. It's never too late to get started! Follow the steps below or contact OMNI at 877-544-6664 for more information.

Salary Reduction Agreement Process

OMNI prides itself on providing full service Salary Reduction Agreement (SRA) administration that includes direct submission of SRAs to OMNI, thereby alleviating the plan sponsor of this responsibility. SRAs can be completed online at OMNI's website at www.omni403b.com or by paper and sent via mail, facsimile, or e-mail. Our customer service team is available to assist employees in completing the forms and can be reached at (877) 544-6664 Monday through Friday from 7:30am – 8:00pm EST.

Here's how it works

1. Participants submit SRAs for all deduction changes directly to OMNI, either online or by completing a PDF copy and faxing or mailing the form.
2. OMNI verifies with the service provider(s) that the participant has an account open and ready to accept contributions.
3. OMNI sends the plan sponsor notice of the deduction change through the secure portal of our website.
4. OMNI receives the funds from the plan sponsor and validates the amount against the participant's most recent SRA, before remitting to the chosen service provider.

Take advantage of our dedicated Customer Service!

OMNI has a dedicated Customer Service Team to assist participants and their financial advisors with any and all 403(b) or 457(b) related inquiries. Our Customer Service Team is based at our headquarters in Rochester, NY and staffed by ten highly trained representatives with five additional representatives available during periods of high call volume. OMNI's Call Center receives calls from all over the United States and is open between the hours of 7:30 am and 8:00 pm EST, Monday through Friday. We also maintain a dedicated bi-lingual (Spanish) call center, staffed between the hours of 7:30 am - 4:00 pm EST, Monday through Friday.

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Service Credits

A service credit is a transfer of a specific amount of funds from a 403(b) account to purchase a credit for a period of service in a tax-qualified defined benefit governmental plan (i.e. pension plan). OMNI recognizes the time sensitive nature of this type of transaction and expedites all service credit requests. Please see the following steps for obtaining approval from OMNI for a service credit:

1. Participants must contact their defined benefit plan service provider to determine the amount required to purchase the service credit and obtain any required paperwork from the provider.
2. Participants must then fill out the online Service Credit request form on the OMNI website. OMNI will email the certificate of approval which should be printed, attached to the service provider's paperwork, and submitted directly to the provider.

While our online processes guarantee your participants the fastest possible turnaround times, OMNI also accommodates those participants who prefer to manage their account via facsimile or mail. Complete paperwork can be e-mailed to serviceprovider@omni403b.com, faxed to our Service Provider Team at (585) 756-5557, or mailed to our home office at 1099 Jay Street, Building F, Rochester, NY 14611. Approval will be attached to the paperwork and forwarded directly to the service provider.

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New accounts may be opened with the following approved service providers:

AMERICAN CENTURY SERVICES LLC
AMERICAN FUND/CAPITAL GUARDIAN
AMERIPRISE FINANCIAL SERVICES INC.
ANNUITY INVESTORS LIFE INS. CO.
ASPIRE FINANCIAL SERVICES
ATHENE ANNUITY AND LIFE (AVIVA)
AXA EQUITABLE LIFE INSURANCE COMPANY
FIDELITY SECURITY LIFE INS. CO.
FIDUCIARY TRUST INTL-FRANKLIN TEMPLETON
FORESTERS FINANCIAL (FIRST INVESTORS)
GREAT AMERICAN INSURANCE GROUP
GWN/EMPLOYEE DEPOSIT ACCT
HORACE MANN LIFE INS. CO.
INDUSTRIAL ALLIANCE - (SEC.BEN.)
LINCOLN FINANCIAL GROUP
MET LIFE INVESTORS
METLIFE
MIDLAND NATIONAL LIFE INSURANCE
MODERN WOODMEN OF AMERICA
NATIONAL LIFE GROUP (LSW)
NY LIFE INS. & ANNUITY CORP.
OPPENHEIMER SHAREHOLDER SVCS.
PLANMEMBER SERVICES CORP.
PUTNAM INVESTMENTS
RIVERSOURCE LIFE INSURANCE CO OF NY
ROTH - AXA EQUITABLE
ROTH - FORESTERS FINANCIAL (FIRST INV.)
ROTH - LINCOLN FINANCIAL GROUP
ROTH - NATIONAL LIFE GROUP (LSW)
ROTH - PLANMEMBER SERVICES CORP.
TRANSAMERICA
UNITED TEACHER ASSOC. INS. CO
USAA LIFE INSURANCE CO.
VALIC
VANGUARD FIDUCIARY TRUST CO.
VOYA FINANCIAL (RELIASTAR)
FORESTERS FINANCIAL (FIRST INV.) - 457

OMNI Participant Secure Portal

Through the OMNI Online secure portal, participants have access to do the following in connection with their 403(b) / 457(b) retirement accounts:

> Submit Salary Reduction Agreement (SRA) Forms

> Initiate and complete common transactions such as loans, hardships/unforeseeable emergencies, transfers, exchanges, and distributions

> Utilize MAC (Maximum Allowable Contribution) and retirement savings calculators

> View general information and FAQs

> Review information specific to the plan sponsor's plan

> Review information on participating 403(b) / 457(b) investment providers

> View educational videos

To learn more contact **U.S. OMNI,** M-F 7:30am - 8:00pm EST, 877.544.6664 or visit www.omni403b.com